

Continuing Care Retirement Communities (CCRCs)

A Continuing Care Retirement Community is a residential community for the remainder of one's life, with a choice of services and living situations. Seniors can move between Independent Living, Assisted Living, and Nursing Home Care based on changing needs at each point in time.



The road we travel through life will offer up its share of surprises—and while the happy ones require no prior planning, an unexpected health crisis may radically alter your vision of a self-sufficient retirement. Fortunately, today there are innovative senior living arrangements that offer the security of long-range planning while allowing you the freedom to maintain your independence.

What is a Continuing Care Retirement Community (CCRC)?

Continuing Care Retirement Communities (CCRC) allow seniors to "age in place," with flexible accommodations that are designed to meet their health and housing needs as these needs change over time. Residents entering Continuing Care Retirement Communities sign a long-term contract that provides for housing, services and nursing care, usually all in one location, enabling seniors to remain in a familiar setting as they grow older.

Many seniors enter into a CCRC contract while they are healthy and active, knowing they will be able to stay in the same community and receive nursing care should this become necessary. Seniors who invest in a Continuing Care Retirement Community have adequately planned for housing and care for the remainder of their life, and have the financial means to support it.

Continuing Care Retirement Communities are also known as:

- Continuing Care Retirement Facilities
- Life-Care Facilities, and
- Life-Care Communities.

Continuing Care Retirement Communities offer service and housing packages that allow access to independent living, assisted living, and skilled nursing facilities. Seniors who are independent may live in a single-family home, apartment or condominium within the Continuing Care retirement complex. If they begin to need help with activities of daily living (e.g., bathing, dressing, eating, etc.), they may be transferred to an assisted living or skilled nursing facility on

the same site. Seniors who choose to live in a Continuing Care Retirement Community find it reassuring that their long-term care needs will be met without the need to relocate.

Nonprofit organizations sponsor many Continuing Care Retirement Communities. These nonprofit agencies may set up communities that cater to affinity groups, such as religious organizations, fraternal orders, and ethnic groups. Other CCRCs are not affiliated with any one group. Examples of affinity group living are retirement communities set up for Episcopalians, Jews, Christians, Baptists, Quakers, golfers, or Masons.

How does a Continuing Care Retirement Community differ from Assisted Living?

A senior in a Continuing Care Retirement Community contracts in advance for a lifetime commitment from the Continuing Care Retirement Community to care for them, regardless of their future needs. In contrast, a resident in an Assisted Living Facility has no such contract; they move into the Assisted Living Facility when necessary, and begin to pay at that point. The care, however, may be the same as that in an Assisted Living Unit in a CCRC.

The advantages of a Continuing Care Retirement Community are:

- There is no moving required (except possibly to another building within the same community). The senior is still able to maintain relationships with spouse, friends and other family members;
- If the senior becomes well enough to no longer require assistance or nursing care, the care ceases, and they resume an independent lifestyle within the same community.

Who is a good candidate for a Continuing Care Retirement Community?

Virtually all seniors (single or partnered) can be good candidates for a Continuing Care Retirement Community. These include people who:

- are independent, healthy and able to care for themselves;
- need some assistance with daily living;
- require skilled nursing care;
- want the security of living in a seniors-only community;
- no longer want (or are unable) to maintain a house;
- prefer to live among their peers;
- have enough money to pay the Continuing Care Retirement Community fees.

Senior who are in good health when they sign the Continuing Care Retirement Community's contract can expect to pay lower fees (see below).

What types of housing do Continuing Care Retirement Communities provide?

One of the major advantages of a Continuing Care Retirement Community is the option to move

between the available housing environments as one's needs change. Housing choices range from independent living to assisted living to a skilled nursing facility, all on the same property. Some Continuing Care Retirement Communities are in a high-rise building; others are on extensive campuses. The Continuing Care Retirement Community model ensures that the senior stays in the same location as their needs change.

Independent Living

Independent Living units are for healthy, active seniors. They may be:

- studio apartments
- one-, two-, or three-bedroom apartments
- cottages
- townhouses
- duplexes
- cluster homes
- single-family homes

Assisted Living

Assisted Living units are for those who need some assistance in Activities of Daily Living (ADLs), such as bathing, eating, dressing, and using the toilet, but who also want to experience some independence. The units may be:

- studio apartments
- one-bedroom apartments with scaled-down kitchens

Assisted Living units may have group dining areas and common areas for social and recreational activities.

Nursing Home Accommodations

Nursing Home accommodations are for those who require skilled nursing care. These living units are furnished single rooms with a bathroom, usually shared with one or more other residents.

As a senior who develops a need for Assisted Living or nursing home care recovers, they are welcome to resume independent living if their medical professionals agree they are again able to manage on their own.

What services do Continuing Care Retirement Communities offer?

Continuing Care Retirement Communities allow seniors to tailor their service plan to suit their needs, abilities, and preferences. Even though a senior may not require a specific service now, they can opt to enroll in it. These services include:

- Assisted living services
- Nursing and other medical services.

Typical assisted living services include:

- Meals and special diets
- Housekeeping
- Transportation
- Emergency help
- Personal assistance
- Assistance with Activities of Daily Living (ADLs)
- Recreational, social, and educational activities.

Do Continuing Care Retirement Communities cater to special needs?

Some Continuing Care Retirement Communities can accommodate residents with Alzheimer's Disease or other forms of memory loss. It's best to check with each Continuing Care Retirement Community that you are considering.

Remember, too, that Continuing Care Retirement Communities are not designed for short-term residency or care. The contract that you sign is for life.

What should I look for in a Continuing Care Retirement Community?

As with any new residence you are contemplating, it's wise to do as much research as possible.

- Find out whether or not the Continuing Care Retirement Community is accredited by the CARF (Commission on Accreditation of Rehabilitation Facilities). If it is not, you should conduct a thorough review of its services, operations and finances.
- Determine if the Continuing Care Retirement Community contract is appropriate for your lifestyle and financial situation. (See next section for costs). You may need to consult your attorney or accountant.
- What is the community's mission? How does it fulfill it?
- See whether you can spend at least one night at the facility and fully participate in its activities for at least two days.

During your temporary stay at the Continuing Care Retirement Community that may become your permanent home, be sure to consider all aspects of what your life there would be like. Points for exploration include:

- Are the living accommodations what you desire and expect?
- If you have pets, are they allowed in your residence?
- What kinds of social, recreational and cultural activities are offered? Are fitness facilities provided?
- Is the food to your liking?
- Is the staff warm, friendly, knowledgeable and responsive?
- What types of healthcare and personal care services are available? Does the facility have both short and long-term services, such as routine physical and dental

examinations and pharmacy services, as well as skilled nursing and therapy services?

- What are the procedures for handling medical emergencies?

What does a Continuing Care Retirement Community typically cost?

Continuing Care Retirement Communities are the most expensive long-term-care solution available to seniors. Monthly maintenance fees can range from \$400 to \$2500 or more. In addition, there are buy-in, or entrance, fees that can range from \$20,000 to over \$400,000. The fees vary according to:

- whether the resident owns or rents the living space;
- the size and location of the residence;
- the amenities chosen;
- whether the living space is for one or two individuals;
- the type of service contract chosen;
- the current risk for needing intensive, long-term care (seniors who are in good health at the time they sign the contract can expect to pay less).

Because you sign a binding, lifelong contract at the beginning of your Continuing Care Retirement Community residency, it's prudent to seek financial and legal advice as you go about making this important decision. If you break the contract later, you may forfeit the entrance fee. The three types of residential contracts, or fee schedules, are:

- **Life Care/Extensive Contract:** provides unlimited long-term nursing care at little or no additional cost for as long as the nursing services are necessary. This type of agreement is the most expensive, but also the least risky for you.
- **Modified/Continuing Care Contract:** provides long-term health care or nursing services for a specified period of time. After the specified care period, you are responsible for the additional cost. This contract is the middle-priced one, with medium risk.
- **Fee-For-Service Contract:** requires that residents pay separately for all health and medical services and for long-term care. This is the least expensive, but most risky, contract. If you need more extensive care later on, the cost can be very high.

References and resources for Continuing Care Retirement Communities

Helpguide's series on Senior Housing & Care:



Choosing Senior Housing and Residential Care



Independent Living for Seniors: A Retirement Community of Peers



Assisted Living Facilities for Seniors



Board and Care Homes for Seniors



Nursing Homes (Skilled Nursing)



Continuing Care Retirement

| Facilities) | Communities (CCRCs) |
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|  Congregate Housing for Seniors |  Payment Options for Senior Housing and Residential Care |
|  Geriatric Assessment & Care Managers |  Services to Help Seniors Stay At Home |
|  Adult Day Care Centers: A Guide to Options and Selecting the Best Center |  Help and Resources for Caregivers: Tips for Preventing Caregiver Burnout |
|  Respite Care |  Hospice Care: Full Service Support at Home or in a Facility |

Other related links

CCRC Checklist – The key questions to ask and elements to look for when choosing a Continuing Care Retirement Community, from living area to contracts, personal care to social activities, staff background and facility licensing. (CarePathways.com)

How to select a continuing care retirement community – Detailed article with special focus on the many types of agreements and fee structures possible within a Continuing Care framework. (Commission on Accreditation of Rehabilitation Facilities (CARF))

Family Questions: The First Thirty Days: Helping Your Loved Ones Adjust – A sensitive, thoughtful guide to many of the common questions family members face, including coping with guilt and resentment. (National Center for Assisted Living)

A Guide for Families: Making the Transition to Nursing Facility Life – Questions and planning suggestions to help make the move from independent living to nursing home living as smooth and comfortable as possible for all involved. (American Health Care Association)

A Key to Choice for Seniors (PDF) – A guide to help you assess your lifestyle needs and evaluate the many housing and service options available to seniors. (The Metropolitan Area Agency on Aging (MAAA))

Facility Finder – A comprehensive searchable database that helps you locate senior housing based on a variety of factors, including geographic area, kind of living arrangement desired, and specific requirements/desires, such as dietary needs and recreational opportunities. (Total Living Choices)

Quick Search – Comprehensive database to find Continuing Care Retirement Communities based on dozens of types of services desired, as well as state and county. (Getcare.com)

How CCRC Fees Work – Explains the entrance fee and monthly fee, as well as possible tax benefits of moving to a CCRC. (Retirement.org)

Continuing Care Retirement Communities (PDF) – A white paper offering an overview of how CCRCs originated and developed. (NJElderLaw.com)

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